

United States Bankruptcy Court
Eastern District of Virginia

In re Norman G. Wear

Debtor(s)

Case No. 08-14555

Chapter 7

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [Specify reason for amendment: ____]
Check if applicable: ☐ Soc. Sec. No. amended. [If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on ____.*]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☐ Schedule B - Personal Property
- ☐ Schedule C - Property Claimed as Exempt
- ☒ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☒ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.
*Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: ____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: Ashburn Farm Association, c/o Raymond Ceresa, Esq., 20605 Gordon Park Square, Suite 170, Ashburn, VA 20147 & Sheetz, Inc., 5700 Sixth Avenue, Altoona, PA 16602.

Date: November 10, 2008

/s/ Ronald J. Aiani, Esq.

Attorney for Debtor(s) [or Pro Se Debtor(s)]

State Bar No.: 32085

Mailing Address: Ronald J. Aiani, P.C.

86 East Lee Street

Warrenton, VA 20186-3328

Telephone No.: (540) 347-5295

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
Eastern District of Virginia

In re **Norman G. Wear**,
Debtor

Case No. **08-14555**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	919,500.00		
B - Personal Property	Yes	4	9,160.88		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		1,017,712.67	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		746,347.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			10,222.55
J - Current Expenditures of Individual Debtor(s)	Yes	1			9,736.65
Total Number of Sheets of ALL Schedules		21			
Total Assets			928,660.88		
Total Liabilities				1,764,060.02	

United States Bankruptcy Court
Eastern District of Virginia

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Debtor

Case No. **08-14555**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

State the following:

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

B6F (Official Form 6F) (12/07)

In re **Norman G. Wear**Case No. **08-14555**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 074386550720007178 Accounts Receivable Management P.O. Box 129 Thorofare, NJ 08086-0129	H	July 2008 Collection Company for Wachovia				63,542.01
Account No. 073623366 Accounts Recovery Bureau, Inc. P.O. Box 6768 Wyomissing, PA 19610	H	March 2008 Collection Company for Prince William Hospital				175.00
Account No. Wear Ashburn Farm Association c/o Raymond Ceresa, Esq. 20605 Gordon Park Sq. Ste. 170 Ashburn, VA 20147	-	2008				966.36
Account No. 5490-3532-1433-6017 Bank of America P.O. Box 17054 Wilmington, DE 19884	H	May 2003 Credit Card				41,509.09
Subtotal (Total of this page)						106,192.46

6 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman G. Wear**

Case No. **08-14555**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4339-9300-0654-1959 Bank of America P.O. Box 15710 Wilmington, DE 19886	X	H	2007 Credit Card				7,856.46
Account No. BB&T Bank P.O. Box 1290 Whiteville, NC 28472		H	Guaranty on Business Debt				16,000.00
Account No. 90384386866002 BB&T Recovery Dept. P.O. Box 1489 Lumberton, NC 28358		H	March 2005 Deficiency on Debt Secured by Repossessed Property (Timber Ridge Property)				34,909.22
Account No. 4305-8719-0002-4876 Chase Attn: Bankruptcy Dept. P.O. Box 100018 Kennesaw, GA 30156		H	May 2003 Credit Card				15,929.00
Account No. 4246-3151-4283-5956 Chase Attn: Bankruptcy Dept P.O. Box 100018 Kennesaw, GA 30156	X	H	March 2007 Credit Card				12,282.00
Sheet no. <u>1</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							86,976.68

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman G. Wear**

Case No. **08-14555**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 4246-3151-2100-4889 Chase Attn: Bankruptcy Dept P.O. Box 100018 Kennesaw, GA 30156	X	June 2005 Credit Card				4,356.00
Account No. 01641150301052 Comcast P.O. Box 105184 Atlanta, GA 30348	H	June 2008 Services and/or Equipment				209.69
Account No. 4476-1995-0014-0196 Creditors Interchange 80 Holtz Drive Buffalo, NY 14225	H	February 2008 Collection Company for Bank of America				21,793.41
Account No. Case No. 08 M1 708526 Draper & Kramer, Inc. c/o Sanford Khan, Ltd. 180 N. La Salle St., Ste. 2025 Chicago, IL 60601	H	2007 Unpaid Rent				10,470.00
Account No. 4037-6600-0136-2367 Elan Financial Service P.O. Box 790084 Saint Louis, MO 63179	H	March 2006 Collection for Pulaski Bank Credit Card			X	11,475.66
Sheet no. 2 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 48,304.76

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman G. Wear**

Case No. **08-14555**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 0196 FIA Card Services P.O. Box 26012 NC4-105-02-77 Greensboro, NC 27410	H	June 2005 Charge Account				21,354.00
Account No. 4988-8200-0671-9776 First Equity Card Corp. P.O. Box 23029 Columbus, GA 31902	X H	2007 Guaranty on Business Debt				11,772.09
Account No. P-R-8845722 Goodwin & Bryan, LLP P.O. Box 221406 Cleveland, OH 44122	H	February 2008 Collection for Orkin Pest Control				80.00
Account No. 36104254-321-710-P90 I.C. System, Inc. P.O. Box 64378 Saint Paul, MN 55164	H	February 2008 Collection for Paypal				115.00
Account No. 6681005423312 Indymac Bank 7700 W. Parmer Ln. Bldg. D 2nd Floor Austin, TX 78729	H	March 2005 Deficiency On Debt Secured By Repossessed Property (Timber Ridge Property)				177,600.00
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 210,921.09

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman G. Wear**

Case No. **08-14555**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 10193512 Pro Consulting Services, Inc. P.O. Box 66768 Houston, TX 77266	H	May 2008 Collection Company for Home Depot				1,908.64
Account No. 4756590001 Pulaski Bank Credit Card P.O. Box 7500 Little Rock, AR 72217	H	May 2003 Credit Card				Unknown
Account No. 1013300867 RJM Acquisitions LLC 575 Underhill Blvd Suite 224 Syosset, NY 11791-3416	H	October 2007 Overdrawn Wachovia Bank Checking Account				102.00
Account No. 5121079666288995 Sears P.O. Box 6189 Sioux Falls, SD 57117	H	February 1984 Credit Card				4,049.00
Account No. Wear Sheetz, Inc. 5700 Sixth Avenue Altoona, PA 16602	-	1998 Guaranty on Business Debt				Unknown
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 6,059.64

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman G. Wear**

Case No. **08-14555**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
 (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 30346 Studebaker Submetering, Inc. c/o Westmaren Condominiums P.O. Box 580500 Charlotte, NC 28258	-	2008 Utility Bill				107.65
Account No. 04608978200002214 SunTrust Bank P.O. Box 85041 CS-RVW-7942 Richmond, VA 23285	H	February 2008 Loan				89,000.00
Account No. 4355-7731-7800-0019 U.S. Bank P.O. Box 790084 Saint Louis, MO 63179	H	February 2003 Check Credit or Line of Credit				8,280.00
Account No. 4037-6600-0136-2367 U.S. Bank P.O. Box 790084 Saint Louis, MO 63179	H	June 2008 Credit Card				13,702.59
Account No. 35361617 USAA Federal Savings Bank 10750 McDermott Fwy. San Antonio, TX 78288-9876	H	2005 Loan				15,166.00
Sheet no. 5 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) 126,256.24

B6F (Official Form 6F) (12/07) - Cont.

In re **Norman G. Wear**

Case No. **08-14555**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 41684630 USAA Federal Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288	H	September 2005 Guaranty on Business Debt				2,362.00
Account No. 549123712116 USAA Savings Bank 10750 Mcdermott Fwy San Antonio, TX 78288	H	October 1994 Credit Card				50,084.00
Account No. 07-00135-0 Wachovia Bank c/o Dwayne L. Garrett, Esq. 15206 Dino Drive Burtonsville, MD 20866	H	2007 Guaranty on Business Debt				58,937.50
Account No. 65065029671641998 Wells Fargo Bank P.O. Box 31557 Billings, MT 59107	H	September 2006 Deficiency On Debt Secured By Repossessed Property (616 E St., N.W Property)				24,796.00
Account No. 65065029671641998 Wells Fargo Bank, N.A. P.O. Box 54780 Los Angeles, CA 90054	H	July 2004 Deficiency On Debt Secured By Repossessed Property (616 E St., NW Property)				25,456.98
Sheet no. 6 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						161,636.48
						Total (Report on Summary of Schedules)
						746,347.35

**United States Bankruptcy Court
Eastern District of Virginia**

In re Norman G. Wear
Debtor(s)

Case No. 08-14555
Chapter 7

**AMENDED
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I certify under penalty of perjury that the foregoing is true and correct.

Date November 10, 2008

Signature /s/ Norman G. Wear
Norman G. Wear
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571